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Of course these surcharges are deceptive. No one knows what they are really for and they are never advertised or explained. The idea that salespeople point out the differences between the surcharges of different companies is laughable. No salesperson I know of has ever mentioned the surcharges. Yes it's a competitive environment, but all of the players are on the same field. If they all have to include the surcharges in the monthly fees, then they'll all go up at once and consumers will be able to compare companies fairly.